REMARKS

Applicants respectfully request reconsideration of the present application in view of the foregoing amendments and in view of the reasons that follow. Claims 15-25 have been canceled. Claims 1, 3-5, 7, 10, 12, and 13 have been amended. Claims 1-14 are now pending in the present application.

I.   Rejection of Claims 1, 5, and 10 Under 35 U.S.C. § 112, second paragraph

On pages 2-3 of the Office Action, Claims 1, 5, and 10 were rejected under 35 U.S.C. § 112, second paragraph for being indefinite. The Examiner states that "the phrase 'can' and 'can be' in the last step of claims 1 and 10 renders these claims indefinite as suggesting that the following steps may be optional and not clearly required." Applicants have amended Claims 1 and 10 to remove "can" and "can be" and to more clearly recite the subject matter of the claims. As a result, Applicants respectfully request withdrawal of the rejection of Claims 1 and 10 under 35 U.S.C. § 112, second paragraph.

The Examiner states that "Claim 5 recites the limitation 'automatic filing' in the first line. There is insufficient antecedent basis for this limitation in the claim." Applicants have amended Claim 5 to provide the correct antecedent basis. As a result, Applicants respectfully request withdrawal of the rejection of Claim 5 under 35 U.S.C. § 112, second paragraph.

II.   Rejection of Claims 1-4, 7-8, and 10-24 Under 35 U.S.C. § 102(e)

On page 3 of the Office Action, Claim 1-4, 7-8, and 10-24 were rejected under 35 U.S.C. § 102(b) as being anticipated by U.S. Patent Publication No. 2004/0243494 to Jensen et al. (Jensen). Claims 15-24 have been canceled rendering their rejection moot. Applicants respectfully traverse the rejection of Claims 1-4, 7-8, and 10-14 because Jensen fails to teach, suggest, or describe all of the elements as recited by Claims 1 and 10.

Independent Claim 1, as amended, recites in part:

> providing an online environment by the second system
> configured to allow a customer user at the first system

to create a folder in the online environment hosted at the second system, the folder being one of a plurality of folders associated with the first account; and

to associate the financial document with the created folder so that the financial document is included in the created folder in the online environment hosted at the second system, wherein the online environment displays the financial document in the created folder

Independent Claim 10, as amended, recites in part:

an on-line environment for a customer user at a customer user computer connectable to the network to organize, send, search, create, and save financial information using a hierarchy of folders defined by the customer user in the online environment hosted at the host computer, wherein each folder in the hierarchy of folders includes a financial document that includes multiple indicators, wherein the host computer is configured to provide a search across folders

Jensen states that an "information capturing system and method is provided for retrieving financial transaction information and related images from a financial institution web site. .... The method further comprises specifying a folder in which to download the processed financial transaction document images; saving the processed financial transaction document images into the specified folder." (Abstract, with emphasis added through underlining). Jensen also states:

The customers of these financial institutions, however, have no efficient way of making a permanent record and searchable archive of the cancelled check or deposit slip images. Instead, such customers are typically required to open each check image individually, one at a time, and print or locally save the check image. For high-transaction-volume customers, this is an exceedingly time-consuming exercise. Needless to say, there is a substantial need for an efficient method of making a permanent and searchable database of a customer's check and deposit slip images.

(Page 2, paragraph [0006], with emphasis added through underlining). Jensen further states:

Also provided is an information capturing system for retrieving financial transaction information. The system comprises a

> browser module operable to link to a web page containing an
> account transaction history web page, …, and automatically
> <u>download the processed financial transaction document images</u>
> without downloading the assortment of other objects. The
> processed financial transaction documents may include
> cancelled checks.

(Page 2, paragraph [0022], with emphasis added through underlining). Jensen still further

states:

> In functional block 1110, the <u>user accesses account information</u>
> <u>on a financial institution web site</u>. …. In functional block 1115,
> the user opens a web page listing his or her most recent
> financial transactions and providing links to images of financial
> transaction documents such as canceled checks, deposit slips,
> and the like. In functional block 1120, the <u>user launches the</u>
> <u>**check image saving utility 250**</u> <u>of the information capturing</u>
> <u>and indexing system</u>. In functional block 1125, the user
> specifies a folder in which to save the check images as well as
> the account information. A dialog box for specifying the folder
> is illustrated in FIG. 13, which is described in more detail
> below.

(Page 2, paragraph [0079], with emphasis added through underlining and bolding). Jensen

also states:

> FIG. 1 is a block diagram of a computer system and network
> 100 for use with an information capturing and indexing system
> 110. The <u>information capturing and indexing system 110 and a</u>
> <u>computer operating system 150 reside on the memory 124 of a</u>
> <u>computer 120</u>. ….
>
> …
>
> <u>FIG. 2 is a block diagram of one embodiment of an information</u>
> <u>capturing and indexing system 200</u>. The system 200 is operable
> to perform a number of separately identifiable functions, and
> therefore it is illustrated as having a plurality of operational
> modules, including …, <u>a check image save utility 250</u>, and a
> chat stream capture utility 255

(Page 4, paragraphs [0063]-[0065], with emphasis added through underlining). Thus, Jensen

describes a system implemented at a <u>user computer system</u> wherein the user accesses check

images using a browser and <u>downloads</u> the check images to the user's computer in a folder created in the user's computer system.

Jensen fails to teach, suggest, or disclose at least "creat[ing] a folder in the online environment hosted at the second system" and "associat[ing] the financial document with the created folder so that the financial document is included in the created folder in the online environment hosted at the second system" as recited by Claim 1. Jensen also fails to teach, suggest, or disclose at least "an on-line environment for a customer user at a customer user computer connectable to the network to organize, send, search, create, and save financial information using a hierarchy of folders defined by the customer user in the online environment hosted at the host computer" and "wherein the host computer is configured to provide a search across folders" as recited by Claim 10.

An anticipation rejection cannot properly be maintained where the reference used in the rejection does not disclose all of the recited claim elements. As a result, Applicants respectfully request withdrawal of the rejection of Claims 1 and 10. The remaining claims depend from one of Claims 1 and 10. Therefore, Applicants also respectfully request withdrawal of the rejection of Claims 2-4, 7-8, and 11-14.

III.   Rejection of Claims 5 and 6 Under 35 U.S.C. § 103(a)

On page 9 of the Office Action, Claims 5 and 6 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Jensen in view of U.S. Patent No. 5,842,185 to Chancey et al. (Chancey). Applicants respectfully traverse this rejection because the Examiner has failed to demonstrate that Jensen and Chancey, alone or in combination, disclose, teach, or suggest all of the claim elements as recited in claims 5 and 6.

As discussed in Section II., Jensen fails to teach all of the elements of Claim 1 from which Claims 5 and 6 depend. Chancey fails to remedy this failure. Chancey states that a "financial statement incorporating the <u>transactions</u> is provided in an electronic form understood by the computer, such as a computer data file, for updating the financial account." (Abstract, emphasis added through underlining). Chancey further states:

> One form of the method includes determining from the electronic statement if a payee for a transaction is of record in the computer and, if so, <u>assigning the transaction to a category</u> already associated with the payee. Another form of the method includes <u>determining from the electronic statement a merchant category code</u> such as a Standard Industry Code (SIC). The merchant category code is associated with a category recognized by the computer, and the transaction is assigned to the recognized category. If no recognized category exists, the method may prompt a user for selection of a category for association with the merchant category code.

(Col. 2, lines 23-34, emphasis added through underlining). At Col. 5, lines 16-23, cited by the Examiner, Chancey further states:

> In this event, the user is prompted to select a category for association with the merchant category code (step 50). This selection may either be an unrecognized category suggested by the process or a recognized category chosen by the user from a list of recognized categories. If the unrecognized category is selected, the process adds it to the list of recognized categories.

Assigning a category code to <u>a transaction included in a financial document</u> is clearly distinct from associating a financial document with a folder. Chancey provides no teaching whatsoever for how documents are organized. Chancey is directed to categorizing transactions contained within a single document. Therefore, Chancey fails to teach, suggest, or disclose at least "creat[ing] a folder in the online environment hosted at the second system" and "associat[ing] the financial document with the created folder so that the financial document is included in the created folder in the online environment hosted at the second system" as recited by Claim 1.

Therefore, Jensen and Chancey fail to disclose, to teach, or to suggest all of the claim elements as recited in Claim 1. An obviousness rejection cannot be properly maintained where the references used in the rejection do not disclose all of the recited claim elements. Therefore, Applicants respectfully request withdrawal of the rejection of Claim 5 and 6, which depend from Claim 1.

IV.   Rejection of Claims 9 and 25 Under 35 U.S.C. § 103(a)

On page 10, Claims 9 and 25 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Jensen in view of U.S. Patent No. 6,792,422 to Bacha et al. (Bacha). Claim 25 has been canceled rendering this rejection moot. Applicants respectfully traverse the rejection of Claim 9 because the Examiner has failed to demonstrate that Jensen and Bacha, alone or in combination, disclose, teach, or suggest all of the claim elements as recited in Claim 9.

As discussed in Section II., Jensen fails to teach all of the elements of Claim 1 from which Claim 9 depends. Bacha fails to remedy this failure. Bacha teaches that "[w]hen an electronic document is made available for review by other entities, it is often convenient to store the document in a repository or database managed by a third party." (Abstract). Bacha fails to teach, suggest, or disclose at least "creat[ing] a folder in the online environment hosted at the second system" and "associat[ing] the financial document with the created folder so that the financial document is included in the created folder in the online environment hosted at the second system" as recited by Claim 1.

Therefore, Jensen and Bacha fail to disclose, to teach, or to suggest all of the claim elements as recited in Claim 1. An obviousness rejection cannot be properly maintained where the references used in the rejection do not disclose all of the recited claim elements. Therefore, Applicants respectfully request withdrawal of the rejection of Claim 9, which depends from Claim 1.

Applicants believe that the present application is in condition for allowance. Favorable reconsideration of the application as amended is respectfully requested.

The Examiner is invited to contact the undersigned by telephone if it is felt that a telephone interview would advance the prosecution of the present application.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a

check or credit card payment form being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741. If any extensions of time are needed for timely acceptance of papers submitted herewith, Applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 19-0741.

Respectfully submitted,

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